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TO Examiner Yogesh C. Garg (Group 3625) FAX NO. 703-305-7687

FROM/COMPANY U.S. Patent and Trademark Office VOICE NO. 703-306-0252

FROM T. Murray Smith VOICE NO. 214.953.6684 DATE June 27, 2003

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MESSAGE

In re Application of: Gavin A. GROUNDS Examiner: Yogesh C. GARG
 Serial No.: 09/800,535 Group: 3625
 Filed: March 6, 2001
 Title: METHOD AND APPARATUS FOR PROCESSING FINANCIAL TRANSACTIONS
 Attorney Docket No. 014208.1388

Please immediately notify Examiner Yogesh C. Garg by e-mail (or by telephone at 703-306-0252) that this cover sheet (with the enclosed Response) has been received. Thank you.

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